

## EXHIBIT “1”

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1                   **AFFIDAVIT OF TREVA J. HEARNE, ESQ.**

2  
3 State of Nevada      )  
4                           ) ss.  
5 County of Washoe    )

6                   Your Affiant, under penalties of perjury, hereby states as follows:

7                   1.       That this office represents Merly Riger.

8                   2.       That Mrs. Riger is presently faced with foreclosure and has made offers to  
9 Quality Loan Service Corp. and First Horizon Home Loan to pay up the mortgage on the  
10 Kodiak Circle address to current status. Neither the servicers, First Horizon, nor  
11 Quality Loan Service Corp. who now purports to be the Trustee for 1770 Kodiak Circle,  
12 Reno, Nevada, will respond to her requests, offers, or any other communication she has  
made to them.

13                   3.       That Mrs. Riger is presently faced with foreclosure and has made efforts to  
14 negotiate the loan with Quality Loan Service Corp. and Litton Loan Servicing to modify  
15 the mortgage on the Anthem Drive address. Neither the servicers, Litton Loan  
16 Servicing, nor Quality Loan Service Corp. who now purports to be the Trustee for 12040  
17 Anthem Drive, Sparks, Nevada, will respond to her requests, offers, or any other  
18 communication she has made to them and has recently refused to continue the sale  
date.

19                   4.       That Mrs. Riger is presently faced with foreclosure and has made efforts to  
20 National Default Servicing Corporation to modify the mortgage on the Kirman Avenue  
21 and Yori Avenue addresses. Neither the servicers, Hometown Mortgage LLC, nor  
22 National Default Servicing Corporation who now purports to be the Trustee for 1800  
23 Kirman Avenue, Reno, Nevada and 1650 Yori Avenue, Reno, Nevada, will respond to  
24 her requests, offers, or any other communication she has made to them and has recently  
25 refused to continue the sale date.

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1       5. That Mrs. Riger requests that this Honorable Court enter a temporary  
2 restraining order and preliminary injunction that would prohibit Defendants Metlife,  
3 Quality Loan Service Corp., Litton Loan Servicing, LP, U.S. Bank, and National Default  
4 Servicing Corporation their agents, employees, attorneys, and anyone acting on their  
5 behalf, from taking possession of, selling the homes of the Merly Riger to third parties,  
6 ejecting the Mrs. Riger or in any other manner interfering with the peaceful enjoyment  
7 and possession of Merly Riger by and that no bonds be required of the Plaintiff  
8 because no damages are ascertainable to the Defendants.  
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10      FURTHER YOUR AFFIANT SAYETH NAUGHT.

11      DATED this 7<sup>th</sup> day of April, 2010.



TREVA J. HEARNE, ESQ.

12      Subscribed to and sworn  
13      Before me this 7<sup>th</sup> day of April, 2010.

14  
15      Jennifer J. Sharp

16      Notary Public



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